

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

Roxanne Ramos
Wilfred Ramos
Debtor(s)

Case No. 19-17188-AMC

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/15/2019.
- 2) The plan was confirmed on 01/13/2021.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/16/2024.
- 6) Number of months from filing or conversion to last payment: 58.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$37,339.48.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$8,400.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$8,400.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,255.00
Court Costs \$0.00
Trustee Expenses & Compensation \$743.39
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,998.39

Attorney fees paid and disclosed by debtor: \$2,045.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE BANK (USA) NA	Unsecured	613.00	717.46	717.46	30.35	0.00
CHASE BANK USA	Unsecured	695.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	619.00	NA	NA	0.00	0.00
CITIBANK NA	Unsecured	7,499.00	7,712.56	7,712.56	326.19	0.00
CITIBANK NA	Unsecured	1,711.00	1,787.21	1,787.21	75.56	0.00
CITIBANK NA	Unsecured	4,978.00	5,016.27	5,016.27	212.23	0.00
CITIBANK NA	Unsecured	7,594.00	7,802.31	7,802.31	329.97	0.00
CITY OF PHILADELPHIA (LD)	Secured	NA	205.36	0.00	0.00	0.00
DEPARTMENT STORE NATIONAL BAI	Unsecured	2,126.00	2,213.29	2,213.29	93.61	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	233,206.00	219,196.69	211.21	211.21	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	2,981.00	3,022.95	3,022.95	127.91	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	4,090.00	4,220.91	4,220.91	178.52	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	4,067.00	4,477.05	4,477.05	189.39	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	4,005.00	4,751.40	4,751.40	200.96	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	665.00	718.74	718.74	30.39	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	524.00	627.29	627.29	26.50	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	8,259.00	8,408.86	8,408.86	355.70	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	2,129.00	2,174.41	2,174.41	92.01	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	1,245.00	1,330.60	1,330.60	56.34	0.00
MEMBERS 1ST FCU	Secured	30,811.00	30,437.09	0.00	0.00	0.00
POLICE & FIRE FCU	Unsecured	4,995.00	4,879.51	4,879.51	206.32	0.00
POLICE & FIRE FCU	Unsecured	1,543.00	1,573.30	1,573.30	66.55	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	277.00	319.43	319.43	13.54	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	3,293.00	3,521.66	3,521.66	148.96	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	552.00	630.85	630.85	26.70	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	1,932.00	2,096.38	2,096.38	88.65	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	3,701.00	3,816.96	3,816.96	161.42	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	584.00	691.42	691.42	29.24	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	3,028.00	3,136.76	3,136.76	132.64	0.00
TD BANK USA NA	Unsecured	4,511.00	4,643.75	4,643.75	196.40	0.00
TOYOTA MOTOR CREDIT CORP	Secured	NA	47,969.44	0.00	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TOYOTA MOTOR CREDIT CORP	Unsecured	42,000.00	0.00	0.00	0.00	0.00
WELLS FARGO BANK NA	Unsecured	3,008.00	3,047.59	3,047.59	128.93	0.00
WELLS FARGO BANK NEVADA NA	Unsecured	8,889.00	9,175.07	9,175.07	388.03	0.00
WELLS FARGO BANK NEVADA NA	Unsecured	6,368.00	6,556.92	6,556.92	277.39	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$211.21	\$211.21	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$211.21	\$211.21	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$99,070.91	\$4,190.40	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,998.39</u>
Disbursements to Creditors	<u>\$4,401.61</u>
TOTAL DISBURSEMENTS :	<u>\$8,400.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/30/2024

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.